

**AMENDMENTS TO THE CLAIMS**

**THAT CLAIMED IS:**

~~What is claimed is:~~

1-38. (Canceled)

39. (Currently amended) A wallet consolidator, comprising:

a controller for controlling operation of the wallet consolidator;

at least one ~~an~~ input device connected to said controller for receiving a copy of information stored on at least one card;

a memory device connected to said controller for storing said information received by said input device; and

an output device connected to said controller for transmitting at least a portion of said information stored in said memory to a transaction device for processing a transaction effectuated pursuant to said at least a portion of said information.

40. (Currently amended) The wallet consolidator of Claim 39, wherein said information comprises information pertaining to at least one of the following: one or more credit cards, one or more debit cards, one or more identification cards, one or more electronic coupons, and one or more food stamp balances.

41. (Currently amended) The wallet consolidator of Claim 39, wherein said controller ~~comprises at least one of a computing device, a laptop computer, a handheld computer, a personal digital assistant,~~ is selected from the group of a wireline communication device and a wireless communication device ~~and a cellphone~~.

42. (Currently amended) The wallet consolidator of Claim 39, wherein said input device comprises at least one of the following: a magnetic card stripe reader, a bar code reader, a keypad, a touch screen, a smart card reader, a kiosk, a memory card, a telephony interface, a wireless interface, a wireline communications interface, a wireless communications interface, an infrared (IR) interface, and a radio frequency (RF) interface.

43. (Currently Amended) The wallet consolidator of Claim 39, wherein said controller controls instructions to instruct a user on use of the wallet consolidator ~~memory comprises at least one of semiconductor memory, a smart card, a memory card, random access memory (RAM), magnetic memory, hard disks, magnetic tapes, an optical memory device, and an optical disc.~~

44. (Currently amended) The wallet consolidator of Claim 39, wherein said output device comprises at least one of the following: a data interface, a telephony interface, a wireless interface, a wireline communications interface, a wireless communications interface, a radio frequency (RF) interface, an infrared (IR) interface, and a display configured for displaying scanable bar codes.

45. (Currently amended) The wallet consolidator of Claim 39, wherein said transaction device comprises at least one of a computing device, a dumb terminal, point of sale terminal, a card-processing terminal, a point-of-service terminal, a transaction terminal, ~~a remote transaction server, an application node and a database configured for receiving information from said output device.~~

46. (Currently amended) The wallet consolidator of Claim 39, wherein:

said information comprises information pertaining to at least one of one or more credit cards, one or more debit cards, one or more identification cards, one or more electronic coupons, and one or more food stamp balances;

said controller ~~comprises~~ is selected from the group of at least one of a computing device, ~~a laptop computer, a handheld computer, a personal digital assistant, a wireline communication device, and~~ a wireless communication device, and ~~a cell phone;~~

said input device comprises at least one of a magnetic card stripe reader, a bar code reader, a keypad, a touch screen, a smart card reader, a kiosk, a memory card, a telephony interface, a wireless interface, a wireline communications interface, a wireless communications interface, an infrared (IR) interface, and a radio frequency (RF) interface;

~~said memory comprises at least one of semiconductor memory, a smart card, a memory card, random access memory (RAM), magnetic memory, hard disks, magnetic tapes, an optical memory device, and an optical disc;~~

said output device comprises at least one of a data interface, a telephony interface, a wireless interface, a wireline communications interface, a wireless communications interface, a radio frequency (RF) interface, an infrared (IR) interface, and a display configured for displaying scanable bar codes; and

said transaction device comprises at least one of a computing device, a dumb terminal, point of sale terminal, a card-processing terminal, a point-of-service terminal, a transaction terminal, ~~a remote transaction server, an application node,~~ and a database configured for receiving information from said output device.

47. (Currently amended) The wallet consolidator of Claim 39, further comprising at least one of the following: a keypad, a touch screen, and a user input cluster connected to said controller for receiving input for controlling said output device.

48. (Previously Presented) The wallet consolidator of Claim 39, further comprising a writer connected to said controller for writing said at least a portion of said information to a personalized transaction card.

49. (Previously Presented) A method for processing a transaction using a wallet consolidator, the method comprising the steps of

receiving information stored on at least one of a plurality of cards;

storing said received information; and

transmitting at least a portion of said stored information to a transaction device for processing a transaction effectuated pursuant to said at least a portion of said information.

50. (Currently amended) The method of Claim 49,

wherein said information comprises information pertaining to at least one of the following: one or more credit cards, one or more debit cards, one or more identification cards, one or more electronic coupons, and one or more food stamp balances; and

wherein the method further comprises the steps of:

providing a user an option to select a card to add or delete, duplicate information, transfer data, move cash, or access information including at least one of the following: an electronic coupon, identification information, and a medical record, and

traversing an action tree which instructs the user on the use of the wallet consolidator responsive to the selected option.

51. (Currently amended) The method of Claim 49,

wherein the step of receiving is performed via an input device comprising at least one of the following: a magnetic card stripe reader, a bar code reader, a keypad, a touch screen, a smart card reader, a kiosk, a memory card, a telephony interface, a wireless interface, a wireline communications interface, a wireless communications interface, an infrared (IR) interface, and a radio frequency (RF) interface; and

wherein the method further comprises the step of receiving a passcode from a user prior to allowing the user to gain access to the wallet consolidator.

52. (Currently amended) The method of Claim 49, wherein the step of storing is performed via a memory device comprising at least one of the following: semiconductor memory, a smart card, a memory card, random access memory (RAM), magnetic memory, hard disks, magnetic tapes, an optical memory device, and an optical disc.

53. (Currently amended) The method of Claim 49, wherein the step of transmitting is performed via an output device comprising at least one of the following: a data interface, a telephony interface, a wireless interface, a wireline communications interface, a wireless communications

interface, a radio frequency (RF) interface, an infrared (IR) interface, and a display configured for displaying scanable bar codes.

54. (Currently amended) The method of Claim 49,

wherein said transaction device comprises at least one of the following: a computing device, a dumb terminal, point of sale terminal, a card-processing terminal, a point-of-service terminal, a transaction terminal, a remote transaction server, an application node and a database; and

wherein the received information includes a digitized image of the at least one of a plurality of cards.

55. (Currently amended) The method of Claim 49, wherein said information comprises information pertaining to at least one of the following: one or more credit cards, one or more debit cards, one or more identification cards, one or more electronic coupons, and one or more food stamp balances; said transaction device comprises at least one of a computing device, a dumb terminal, point of sale terminal, a card-processing terminal, a point-of-service terminal, a transaction terminal, a remote transaction server, an application node, and a database; and wherein:

the step of receiving is performed via an input device connected to a controller, the input device comprising at least one of the following: a magnetic card stripe reader, a bar code reader, a keypad, a touch screen, a smart card reader, a kiosk, a memory card, a telephony interface, a wireless interface, a wireline communications interface, a wireless communications interface, an infrared (IR) interface, and a radio frequency (RF) interface;

the step of storing is performed via a memory device connected to said controller, the memory device comprising at least one of the following: a semiconductor memory, a smart card, a memory card, random access memory (RAM), magnetic memory, hard disks, magnetic tapes, an optical memory device, and an optical disc;

the step of transmitting is performed via an output device connected to said controller, the output device comprising at least one of the following: a data interface, a telephony interface, a wireless interface, a wireline communications interface, a wireless communications interface, a

radio frequency (RF) interface, an infrared (IR) interface, and a display configured for displaying scanable bar codes; and

said controller is configured for controlling operation of the wallet consolidator, the controller comprising at least one of the following: a computing device, a laptop computer, a handheld computer, a personal digital assistant (PDA), a wireline communication device, a wireless communication device, and a cell phone.

56. (Currently amended) The method of Claim 49, further comprising at least one of the following: a keypad, a touch screen, and a user input cluster connected to said output device and configured for receiving input for controlling said output device.

57. (Previously Presented) The method of Claim 49, further comprising a writer connected to the memory device for writing said at least a portion of said information to a personalized transaction card.

58. (Previously Presented) A wallet consolidator, comprising:

an input device configured for receiving a copy of information stored on at least one card;  
a memory device connected to said input device for storing said information received by said input device; and

an output device connected to said memory device for transmitting at least a portion of said information stored in said memory to a transaction device for processing a transaction effectuated pursuant to said at least a portion of said information.

59. (New) A wallet consolidator of Claim 58, wherein said output device comprises at least one of the following: a data interface, a telephony interface, a wireless interface, a wireline communications interface, a wireless communications interface, a radio frequency (RF) interface, an infrared (IR) interface, and a display configured for displaying scanable bar codes.